

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

ROBERT C. NISENSEN, L.L.C.

10 Auer Court
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Caption in Compliance with D.N.J. LBR 9004-2 (c)

In Re:

PAUL J. CAVANAUGH
AND JOANN M. CAVANAUGH

DEBTORS

Case No.: 16-15584

Judge: Michael B. Kaplan

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

☐ **CREDITOR'S MOTION** or **CERTIFICATION OF DEFAULT**

XX TRUSTEE'S MOTION or **CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following (choose one):

1. ☐ Motion for Relief from the Automatic Stay filed

By _____ secured creditor.

A hearing has been scheduled for _____, 2018, at 9:00 a.m.

OR

XX Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for July 10, 2018 at 9:00 a.m.

☐ Certification of Default filed by _____, creditor. I am requesting a hearing be scheduled on this matter.

OR

☐ Certification of Default filed by Standing Chapter 13 Trustee I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (choose one):

☐ Payments have been made in the amount of \$ _____ but have not been accounted for. Documentation in support is attached hereto.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain **your answer**): _____

XX Other (explain your answer): Debtor would like to keep their home and they are trying to obtain a loan modification outside the bankruptcy. Chapter 13 plan will be amended to state same.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: May 31, 2018

/s/ Paul J. Cavanaugh
PAUL J. CAVANAUGH

/s/ Joann M. Cavanaugh
JOANN M. CAVANAUGH

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within ten (10) days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.